



# WESTINGHOUSE SURE NEWS

[www.westinghousesure.org](http://www.westinghousesure.org)

Issue No. 118

A Publication for Westinghouse Retirees

May 2012

## The President's Message

Maury Fey

(724) 327-5594

[mgfey@comcast.net](mailto:mgfey@comcast.net)

In addition to our membership and volunteer successes, you've also donated so very generously to SURE. I'm extremely pleased to announce that we will continue SURE's Matching Gift Program begun last year, and we are able to increase SURE's match. **For 2012, SURE will double member's donations to any non-profit served by a SURE program.** Please recall that you may donate any amount between \$100 and \$250. This program is intended to help the non-profits we serve that have been so badly hurt by financial cutbacks resulting from the recent recession. While we can't fill the gaps in their budgets, your matching gifts, when combined with SURE's, provide some very much appreciated help. The SURE Board of Directors has allocated \$2,500 for each quarter of 2012 for a total of \$10,000. I mentioned in a previous President's Message that we were hoping to increase this program if your Donations were sufficient to do so. On behalf of the organizations we serve, Congratulations... and Thanks for your generosity!

Westinghouse SURE will hold its third annual Golf Outing at Willowbrook Country Club on Monday, June 11, the location of last year's very enjoyable event. The Golf Outing will be a scramble event from the gold (senior) tees, starting at 12:30 pm. The charge will be \$60 per person, and will include green fees, cart fees, prizes and a cookout buffet. Other details are in the article on page 5. Be sure to register early!

Perhaps you've read in the papers that the Churchill property has been sold again. As I write this in early April, the buyer has not yet been identified and the closing has not yet taken place, so we do not know what the plans for the site might be. **We have, however, moved the May Roundtable and SURE's June 13 Annual Meeting to the renovated Comfort Inn at the Penn Hills exit of the Parkway (see article on page 5).** Please plan to come to the SURE annual meeting on June 13, and be sure to attend the morning Roundtable session in the auditorium. It will feature a Health Care seminar on Diabetes; the speaker will be Dr. Ussman Ahmad, an endocrinologist from UPMC McKeesport. The Annual Meeting will be a picnic-style luncheon and it will feature our election of officers and annual awards. Be sure to send in your registration – you'll find it inside on page 4. We need an accurate count. Until we're told otherwise, SURE's office will stay at the Churchill site. We will keep you advised as our situation develops.

Two Westinghouse SURE members were presented Jefferson Awards at the elaborate reception and presentation on April 19. Agnes Sink received her Jefferson Award for her dedication to SURE's Hospital Volunteers program. Over the years, Agnes has been responsible for coordinating and recording the efforts of 150 SURE volunteers, and logged nearly 190,000 hours of service. Fritz Ottenheimer received his Jefferson Award for his outstanding work with children at the PACE school in Churchill, and his participation in the Holocaust Memorial Speakers program, relating his memories of that terrible period in history to audiences here in the United States and abroad.

*When every thing's coming your way, you're in the wrong lane!...Anonymous*

**Westinghouse SURE News**

Published six times a year

**Editors:** John Skooglund & Bob Plummer**Editors Emeritus:** Karen Hanks, Bill Singley**SURE Officers**

President: Maury Fey  
 Vice President: John Tortorice  
 Secretary/Treasurer: Bob Plummer

**Directors:**

Projects: Nick Sowko  
 Communications: John Skooglund

**Directors at Large**

Joe Deley Chuck Hanks  
 Don Kopelic Bob Miller

**Directors Emeritus:**

Bob Crouse Parvin Lippincott  
 Howard Finney John Senko

**Database Coordinator:** John Skooglund**Web Site:** www.westinghousesure.org**Web Master:** Glenn Matteson**CBS & YOU Benefits Center:** (800) 581-4222**CBS & YOU web site:** www.cbsandyou.com**Westinghouse SURE Office:**

GW RTP Room 401-3X43  
 1349 Beulah RD  
 Pittsburgh PA 15235-5069  
 Telephone: (412) 256-2860

(If no answer please leave a short message, we will return your call.)

**2012 - WESTINGHOUSE SURE MATCHING GIFT PROGRAM****SURE MEMBER:**

Name \_\_\_\_\_

Phone \_\_\_\_\_

Gift Amount \_\_\_\_\_ Check No. \_\_\_\_\_

**NON-PROFIT/CHARITY:**

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, ZIP \_\_\_\_\_

Attention: \_\_\_\_\_

**PLEASE INCLUDE DONOR CHECK AND SEND TO W SURE AT:**

WESTINGHOUSE SURE  
 G(W)RTP 401-3X43  
 1349 Beulah RD  
 Pittsburgh PA 15235-5069

SURE will match donations to any organization served by a SURE project.

To be eligible, SURE 2012 dues must be paid. This is indicated on your mailing label as: DUES CURRENT, Paid to 12/31/2012

SURE will match **2 for 1** donations between \$100 and \$250. For example, a \$250 donation will be matched at \$500.Individual matching gifts from SURE will not exceed **\$500 during calendar year 2012**.

Members (including spouses) may make only one donation to be matched per quarter.

Matching gifts will be disbursed on a first come-first served basis. Donations not matched due to insufficient funds will be served in the following quarter.

Matching funds will be available at the rate of **\$2,500** per quarter.

## Spotlight Award for May 2012

Nick Sowko, Projects Director  
(412) 678-7309      nickgsowko@msn.com

**Donald (Don) A. Angel** is the Spotlight Volunteer for May. Don has been volunteering with the Greater Pittsburgh Community Food Bank of Duquesne for 15 years and the American Cancer Society Daffodil Days. Also, he has volunteered for SURE's Office Support with the Trips and Tours, the SURE Newsletter projects; including various mailings during the year

Don grew up in Crafton, Pennsylvania and joined the U.S. Air Force in January 1953. He was stationed at various bases in the U.S. and spent two years of his enlistment in Japan. After being discharged from the service in 1957, he attended Duquesne University and graduated in 1960 with a degree in Management. His first employment after college was as the office manager with the Dalcro Aluminum Awning Company.

In April of 1962, Don joined the Westinghouse Electric Company (WESCO) as an Accounting Management Trainee. He was promoted to the positions of General Accountant in 1965, and Zone Manager of Accounting in December of 1968. He left WESCO when the company was sold to CD&R which then later became WESCO International.

While attending Duquesne University, Don met Geraldine DeCarbo, a nursing student who was transferring from Saint Mary's College located in South Bend, Indiana to continue her education. Gerry graduated from Duquesne in 1961 and also received a Bachelor and Masters Degree from the University of Pittsburgh. Fortunately for Don, she stayed in the Pittsburgh area and they were married in August of 1962. Gerry and Don had three sons and all resided in Mount Lebanon, Pennsylvania until the boys went off to college and went about their own lives.

Don started volunteering after retiring from WESCO, and he and his wife started attending the SURE monthly meetings. While attending one of the meetings, Gerry suggested that the organization should do some fun things, not just all financial. Tom Dunn, the president at the time, asked what kind of things, and she responded like

taking some trips. The president then informed her that she and Don were in charge of handling the Trips and Tours Project. And as we all know they did an outstanding job of planning trips for many years.



Nick

Don

Maury

After Don's retirement, his wife attended a concert of the Harmony Singers of Pittsburgh and thought he would enjoy singing with the group. He agreed and now is in his 19<sup>th</sup> year with the organization. He has held the positions of Treasurer, President, and Business Manager. A very memorable experience with the Singers took place in November 2011, when they were asked by Mid America Productions to join a group of singers from around the country to perform at Carnegie Music Hall in New York. The total group consisted of 197 voices which included twenty-two Harmony Singers. This event also included a full orchestra directed by Kevin McBeth as the guest conductor. The program included the Gospel Mass and other Selected Choral Works. After the performance, all attendees boarded the Spirit Cruise Ship for a tour of the New York Harbor. This was such an exhilarating experience for Don. He also enjoys playing golf and attending baseball games in his spare time.

SURE will be donating \$100.00 in Don's name to the Greater Community Food Bank of Duquesne in recognition for his excellent work, dedication, and many hours serving the people in our community.

**SURE ANNUAL MEETING AND PICNIC****Wednesday, June 13, 2012****Downstairs Ballroom****Comfort Inn & Events Center****Penn Hills (See page 5 for details)**

Registration will start at 11:30 AM, with lunch served at 12:30 PM. Following lunch, the Meeting, Awards and Election of officers will be held in the same location. There will be plenty of time for meeting and reminiscing with old friends. **Spouses are invited and encouraged to attend.**

As in previous years, admission is **free** to those members and spouses who have each performed **20 hours** or more volunteer service in SURE projects during 2011, provided that they send in their reservation, and \$10.00 per person for all others. **Reservation must be received by May 28.**

**\$15.00 per person at the door if you do not preregister.**

**Awards** will be presented to outstanding members in the following categories:

- Volunteer Couple of the Year
- Special Service Award
- Recruiter of the Year Award
- President's Award
- Lifetime Achievement in Volunteering

Service Award Certificates will be presented to members and spouses who volunteered more than 500 hours in 2011.

The Nominating Committee has developed a slate of officer candidates for your consideration at the Annual Meeting. The election will be conducted to satisfy the **SURE** bylaws requirements.

We must notify the Inn of the number of attendees for lunch. Please clip and mail the following form **to arrive at the SURE office no later than May 28, 2012** to:

Westinghouse **SURE**  
G (W) RTP 401-3X43  
1349 Beulah RD  
Pittsburgh PA 15235-5069



\$10/person or free if you had 20 hours or more of volunteer service in 2011 SURE programs,  
**And you pre-register by May 28, 2012**

**\$15/person for all registrations at the door**

YES, I (we) will attend **SURE's** Annual Meeting on Wednesday, June 13, 2012.

Number Attending \_\_\_\_\_ Amount Enclosed \$ \_\_\_\_\_

Name \_\_\_\_\_ Spouse \_\_\_\_\_

Checks made payable to: Westinghouse **SURE**

## SURE Golf Outing

**June 11, 2012 Tee Off: 12:30 PM**

Willowbrook Country Club  
181 Grossheim RD  
Apollo PA 15613

Pro Shop (724) 727-3442

Game: "Scramble from Gold (Senior) Tees"

\$60.00 per person. Includes Greens Fee, cart fee, prizes and cookout buffet

Payment: Send check payable to (W) SURE with registration form to:

Don Kopelic  
2806 Sullivan Drive  
Glenshaw, PA 15116-1534  
(412) 487-2610  
Email: dkopelic@verizon.net

### General Instructions:

1. At your request, driving directions will be sent via Email.
2. Plan to arrive early for time to practice on the range, greens and bunkers and to reacquaint with old friends.
3. This event is open to both men and women. Please bring a friend.
4. Beverages will be available at the bar anytime during the outing.

### Registration Form:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City State Zip \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Individuals to include in your foursome:

---



---



---



---

**Please return this form and your check by June 1, 2012 to Don Kopelic at his address above. Do not send to the club!**

## Moving the Roundtable and the Annual Meeting

Maury Fey  
(724) 327-5594 [mgfey@comcast.net](mailto:mgfey@comcast.net)

With the latest change in ownership of the George Westinghouse Research and Technology Park in Churchill and the uncertainty likely to follow, the SURE Board of Directors has made the decision to actively seek an alternate location for the May and June sessions of the Financial Roundtable and for the SURE Annual Meeting. Both will be held at the renovated Comfort Inn and Events Center at the Penn Hills exit of the Parkway East (I-376).

In the event that SURE is welcome to continue using the Auditorium at the Churchill Site, the Roundtable meetings might resume there in July. We will do our very best to keep Roundtable members advised during this uncertain period.

The Comfort Inn is located at 699 Rodi Road. Driving East or West on I-376 take the Penn Hills exit. At the end of exit, make first right hand turn onto Maple Drive, and proceed to top of driveway. For those having difficulty with steps, make the first left turn into parking lot, and enter through door at far end of the area. Otherwise, please park and enter through main entrance and follow signs. **The May Roundtable meeting will be held in the downstairs Ballroom.**

June will feature the Roundtable Meeting at 10:00 a.m. in the Seasons Event Center at the Comfort Inn. It is located on the upper level to the left of the main entrance. The SURE Annual Meeting will immediately follow and be held in the Downstairs Ballroom. Walk past the front desk and down the stairs. The Annual Meeting will feature an expanded picnic-style buffet luncheon followed by a review of the past year, a Tribute to our World War II Veterans, SURE's Awards for outstanding Achievement, and the Election of Officers as prescribed by the SURE By-Laws.

I look forward to seeing each of you at the Comfort Inn as we turn this page on our venue, and I invite your comments and will certainly welcome them. I was quite impressed with the new look of the facility, and with the quality of the food when we had lunch there, and with the

graciousness of the management. I trust that you will be pleased as well. Please don't forget to register for the Annual Meeting (see page 4) as we must have an accurate count of attendees.

I'm sorry for any inconvenience that any member might experience during this period of uncertainty—we will continue to keep you advised going forward.

## Daffodil Days

Don Kopelic

(412) 487-2610

dkopelic@verizon.com

Thanks are extended to the following SURE members who supported the American Cancer Society in their Daffodil Days fund-raising effort this year. Their efforts included sales at the Century III Mall and also making deliveries to various schools in the area. In addition to daffodils, the ACS had vases and teddy bears for sale.

Don Angel

Jim Chisholm

Jeannie Cloherty

Maury Fey

Annette Karnash

Don & Peggy Kopelic

Gerald & Roberta Schmucker

Janet Selsley

John Senko

Merle & Nancy Shotwell

John Tortorice

Carol Wagner



Peggy and Don Kopelic

## Two SURE Members Recall WWII

Maury Fey (724) 327-5594

April 29, 1945 is a date that two GIs from the East Pittsburgh Works will never forget. It was the day that Nazi Concentration Camp Stalag VIIA at Moosberg, Germany was liberated. Following a short but intense battle a mile from the camp, Sherman tanks from General Patton's 14<sup>th</sup>

armored division broke down the gates and freed the nearly 100,000 prisoners inside. Twenty-one year old and former machinist apprentice Frank Kravetz was among them. Four days after celebrating his birthday in London, Frank climbed into the Tail Gunners position of his B-17 Bomber in southern England for what was to be his sixth mission. The target was the synthetic oil refinery at Meresberg, Germany. Over 1,000 planes took to the skies that morning in the largest bombing mission of the war. After it had completed its bombing run, German fighters attacked the formation from behind. Frank's plane was fatally damaged, and Frank was severely wounded in both legs. Frank's buddies desperately pulled him out of the shot up tail section, wrapped a parachute around him and threw him out of the plane as it fell from the sky. He was captured, and recovered from his leg wounds in a POW hospital, then was transferred to the cold, infested prison camp Stalag VIIA at Moosberg where constant hunger, filth and despair hung like a pall. Until that sunny morning when the camp was liberated, April 29, 1945...it was Frank's first day of freedom, and the beginning of the long journey home to East Pittsburgh and his beloved Anne.

Twenty two year old former machine operator Harry McCracken was a medic with the 99<sup>th</sup> Infantry Division who had landed in France in the summer of 1944. Prior to deploying, Harry learned that his brother Milton had been captured by the German Army and was a prisoner of war. He promised his mother that he would find Milton and bring him home. Harry checked out a new set of clothes and a pair of boots and carried them in his Jeep. The 99<sup>th</sup> fought its way through Europe, including the Battle of the Bulge, and finally fought its way across Germany. Harry had learned of two large prisoner of war concentration camps—one at Nuermberg and the other at Moosberg. As luck would have it, the 99<sup>th</sup> Division went first to Nuermberg, where he learned that the prisoners had been marched to the camp at Moosberg. Fate intervened and Harry's unit was attached to a company of tanks and headed south. They captured town after town, and finally arrived at the concentration camp at Moosberg. Harry inquired of the officer in charge, and learned that there were several prisoners named McCracken.

Following instructions, he returned the next morning and found his brother Milton standing outside! Harry gave Milton his combat jacket and helmet to wear and drove him out the gate to the aid station that had been set up. There, he opened his barracks bag and gave his brother that set of clothes and new boots as he promised his mother he would.

April 29, 1945,...the liberation of Moosberg, a day that two East Pittsburgh apprentices—Frank Kravetz and Harry McCracken would never forget. We are proud and more than a little humbled to call them our friends and fellow retiree volunteers, these brave Americans who so valiantly held up the shield of freedom to protect our way of life.

## **Erectile Dysfunction**

Annette R. Karnash, R.N., B.S.N., M.N.  
(724) 941-7473

Erectile dysfunction, also called impotence, is the loss of a man's ability to acquire and maintain an erection. Impotence is difficult to talk about, but is extremely common. There is no age at which sexual activity is no longer possible. Impotence affects one man in three over 40, who has a medical problem. Both physical and psychological factors can cause or contribute to this problem. A man, who loses sexual interest or desire, usually becomes impotent. Man, who cannot perform sexually, may still have a strong desire and can express great frustration about this disability. Often, temporary situations like marital conflict, stress, fatigue, anxiety or medications, will lead to impotence or it may be a symptom of severe depression.

During an erection, the penis becomes engorged with blood as blood vessels enlarge or dilate and allow an increased flow. An erection is a change in the penis from flaccid to swollen to erect. This involves a complicated interaction of the brain, nerves, blood vessels and hormones. The natural erection process may be interrupted by underlying disease states or conditions. This change is caused by nerve stimulation, and since some nerves are controlled in the brain centers, a number of drugs that affect the brain can interfere with an erection. Some common prescribed types of drugs that can

have this effect are those used to treat hypertension, including diuretics or water pills, tranquilizers, cold and allergy medication, hormones and anti-depressants. One should not stop taking these drugs on their own. The condition, for which the drug is being given, will become worse and cause more serious problems. This should be discussed with the doctor who can switch to another medication.

The most common cause of impotence is cholesterol deposits that reduce blood flow through the penile artery. The penile artery is medium sized, similar to the coronary arteries that supply blood to the heart. Often this is a sign of early arterial disease elsewhere in the body. Men who are impotent due to vascular blockage have a higher likelihood of heart attack and stroke. Severe arteriosclerosis in the body's lower blood vessels cause narrowing that restricts the inflow of blood necessary for an erection. Men with long standing diabetes are subject to impotence due to damaged nerves and blood vessels. Hypertension may also be associated with impotence as well as chronic illnesses such as kidney failure.

Alcohol affects a man's ability to have an erection. Chronic alcoholism and the liver disease—cirrhosis—which can result from alcoholism, lowers the amount of the major male hormone—testosterone—circulating in the blood. Testosterone affects male physical characteristics, such as body hair and voice along with stimulating the sex drive and production of sperm. Diseases that inhibit the production or action of testosterone can reduce sexual interest and performance. These diseases can be tumors of the pituitary gland or hypothalamus, vital brain centers that regulate and produce hormones and injury to the pelvic genital area or rectal area. Other causes may be due to zinc deficiency, diabetes, stroke, spinal cord injury, disease of the thyroid or nervous system, surgery or trauma to the prostate or rectum, heart or lung disease and smoking, which constricts the blood vessels and restricts the flow of blood.

A doctor should be consulted if impotence is consistent. Blood tests can be ordered to measure the testosterone level, because the level becomes lower with age. Medication can be taken orally or by injection to increase the level. If drugs are the

problem, they can be eliminated one at a time, to determine if impotence decreases. The suspect drug may then be eliminated and replaced with another. Rectal exams are conducted to determine if the prostate is enlarged or inflamed and lipid levels are drawn to determine arteriosclerosis. Doppler studies, an ultrasound, at rest or after exercise, may be ordered since exercise causes blood to flow to the buttocks and away from the penis.

Certain clues, such as erections stimulated by masturbation, may suggest psychological origins. If psychological problems are the cause and no underlying disorders are found, a Physician may suggest a psychologist or sex therapist. It may help to discuss the issue openly with your partner, which may clear up misunderstandings or uncover other problems in the relationship which may be affecting both individuals. Having problems with partners, such as arguing, feelings of rejection or being emotionally unattracted may be a psychological cause. Other forms of treatment include transurethral therapy, vacuum erection therapy, venous flow constriction therapy and implants. Older men who lose their wives often go through a period of bereavement. If they form a companionship during this time, they may be unable to have intercourse. This is known as “widower’s syndrome” and is fairly common.

Changes in sexual response are normal as you age. Men usually don’t have big decreases in hormones, but changes in response do occur and are normal. Sexual activity continues throughout a lifetime, but reactions slow with age. Erections take longer, may be less firm and ejaculation usually takes more time. Sexual functioning represents a major quality of life that all men should feel free to discuss with their partner and physician and should be taken seriously.

### **An Appropriate Story**

*In reviewing humorous material for fill at the back of this newsletter, this seemed best here. Ed.*

A man, getting along in years, finds that he is unable to perform in the bedroom. He goes to his doctor who tries many prescriptions, but nothing seems to work.

Finally, as a last resort, the doctor refers him to an Indian medicine man.

The medicine man says, “I can cure this.” With that said, he throws a white powder in a nearby fire and there is a flash with billowing white smoke, which blows over the man.

The medicine man says, “This is powerful healing but you can use it only ONCE a year. All you have to do is say ‘123’ and it shall rise for as long as you wish.”

The man asks “What happens when it’s over and I don’t want to continue?” The medicine man replies, “When your partner can take no more, all she has to say is ‘1234’ and it will go down. But be warned, it can not be used again for another year.”

The old gent rushes home and later slides into bed, cuddles up to his wife and says “123”, with immediate results.

His wife turns to him and says “What did you say 123 for?”

### **The Consumer Corner**

Mary Bach, Consumer Advocate  
(724) 327-6969                      mbaadvocate@msn.com

#### **Free Meals, Fine Restaurants, and Retirement or Investment Seminars...Words of Advice**

I am certain that many SURE members receive invitations to attend free meal investment and/or retirement planning seminars at one of their area’s best or priciest restaurants. These invitations and the scams that may accompany them are so prolific that the Pennsylvania Securities Commission and AARP have partnered to broadly educate the senior community on their pitfalls through their “Senior Sleuths” program. While the greatest majority of these free dining opportunities are legitimate, falling for one that isn’t can cost someone their life savings.

My husband, Len, and I are part of the “Senior Sleuths” program and we’ve been routinely accepting free meal invitations in order to document the tactics and contents of the presentations and to discover the “hitches in the pitches” used. Personally, I like any reason not to have to cook and you can almost always count on

the food they serve to be good. Bad meals do not let the presenter gain your trust, which is a primary goal of the meal.

We've had some interesting and eye-opening experiences over the past couple of years and almost two dozen free meals. We have had invites from mainstream well-known financial institutions and firms, and some from individual brokers. The pitches outline equity investment and management, annuity arrangements, and living trust estate planning formalization. Lists of potential clients are obviously commercially marketed, as we frequently bump into many of the same people at different free meals.

In all cases, we have found the meals and the general ambience to be laid back and free of any pressure tactics. The presenter's objective is to interest you in their service, gain your trust, and to schedule the desired follow-up at your home or in their office. That is where the harder sell occurs and where the client either has to say "no thanks" or commits to a more detailed proposition or a purchase. This is where the rubber meets the road.

We have had a number of firms in our home for the follow-up and we've met a couple of scam artists as a result. Almost all seek high and sometimes hidden commissions on their wares. Others make promises they never intend to keep or offer fine print terms inconsistent with their verbal assurances. One thief actually asked us for a \$100,000 check without offering a prospectus, a formal proposal or any details for an annuity deal.

No merchant seemed intent in addressing the "suitability" of the investment in line with our specific estate needs. One size is intended to fit all as the product is either high commission, high fee, or restrictive in holding period, liquidity or terms.

In short, the free meal is a no brainer for those who want a good meal at no cost except for giving a little more of their time to listen to a pitch. We've had D'Imperio's, Atrias and Monterey Bay steak and/or prime rib dinners and we've met presenters we may actually do business with in the future, and a few we might like to see arrested. We suggest "go for the meal and not to make a deal," but if you are of a mind to be truly looking for a

retirement plan or investment opportunity, you must do your homework and make sure you *investigate before you invest*. The people in the business of selling you retirement security equity investments or associated insurance annuities must all be properly licensed as brokers by Pennsylvania and the products offered must be properly registered in Pennsylvania. The fellow who wanted our \$100,000 check offered us an annuity with a company that wasn't registered, he had no legitimate broker's license, and we traced his business card title to an internet source where he bought his "Certified Senior Advisor" title.

If you are interested in joining me and other seniors as "Free Lunch Monitors" to report on your free meal experiences, go to the website at [www.aarp.org/nofreelunch](http://www.aarp.org/nofreelunch). Always check the credentials of any broker you deal with and the registration of any product he is offering. A single phone call to either the Pennsylvania Securities Commission or Insurance Commission to investigate will prevent your being scammed.

### **From the Desk of Bob Miller**

(412) 242-6256

millerri2@verizon.net

**3.8% tax** takes effect in 2013, to help finance the 2010 health-care overhaul. An extra levy on joint filers reporting more than \$250,000 of adjusted gross income (\$200,000 for singles). It applies to investment income from capital gains, dividends and rents, among other sources. It doesn't apply to municipal-bond income and qualified payouts from Roth IRA accounts.

**Interesting 2010 Census map** - Population statistics for every state and every county within each state. Just log on and move your mouse to see the changes, county by county across the US. <http://projects.nytimes.com/census/2010/map>

**Remember when?** If you can't remember or need to find out what happened in any year from 1900 to present: [www.infoplease.com/yearbyyear.html](http://www.infoplease.com/yearbyyear.html)

**Are you about to be audited by the IRS?** Remember to first read IRS Pub 1, "Your Rights as a Taxpayer"

**IRS communicates** with taxpayers through US Mail **not** e-mail. Ignore and delete supposedly e-mails from the IRS

**Think food is filling?** Yale researchers published studies showing people drinking milkshakes were more satisfied and felt fuller and more satisfied if they believed the drinks were “richer with a higher calorie count” than drinks that were labeled “low calorie sensi-drinks” even though the milkshakes were identical except for the false labels. Brain receives hunger signals based on physiological satisfaction resulting from “thinking” an item is good or bad. Next time you eat, tell yourself “this food is really rich with calories” and see how you feel.

**Next bubble to burst?** - the 1\$ trillion current US student debt level.

**World coal consumption** - projected to increase by 50% by 2050 according to the US Dept of Energy.

**June 30, 2012** deadline to apply for **PA Property Tax or Rent Rebate Program**. Eligibility includes age (65 and older), widow or widower (50 or older), permanently disabled (18 or older), lived in owned home or rental unit in 2011 in PA. Total eligible household income: property owners \$35,000 or less, renters \$15,000 or less. Rebate claim forms and eligibility income regs in PA-1000.

**IRA's and student aid:** Retirement account balances in traditional IRAs, 401(k)s and 403(b)s - aren't reported as assets on the Free Application for Federal Student Aid (FAFSA), regardless of whether they're owned by the student or the parent and won't affect aid eligibility as long as withdrawals are not made. Distributions from retirement accounts are reported as income on all applications and could affect financial aid applications in the year after the distribution. Best to not withdraw money until you are no longer applying for financial aid.

**Watch for update to IRS PUB 590 IRAs, appendix C:** The IRS last updated the current life expectancy tables in this document used by IRA owners to calculate their annual minimum required distributions on April 17, 2002, 2 years

after the 2000 census. This important table should be updated soon based on the 2010 census. IRA owners taking MRD's in 2002 using the older 1992 tables were allowed to recover the excess distribution. Hope the same would apply when new tables are issued.

**To analyze your portfolio** or individual funds. Go to [www.Morningstar.com](http://www.Morningstar.com) (free) and enter a fund in the quote box and see Morningstar's past performance analysis of the fund (1 to 5 stars) and the new Morningstar Analysts forward looking analysis (gold, silver, bronze, neutral) and on the Morningstar home page scroll down for the Xray analysis, and enter a fund or your portfolio and get a picture of the funds global investments and style box. Or go to [www.carnegielibrary.org](http://www.carnegielibrary.org) click on data base tab and scroll down to Morningstar and enter your library card number for remote access to the Morningstar premium service and more analysis.

**Ever Google your name?** Check to see if anyone has ever posted anything about you.

**Walt Mossberg of WSJ** says the point-and-shoot camera has been reinvented - not remodeled, but actually re-thought from top to bottom. Silicon Valley Co. called Lytro is shipping this new camera that actually lets you focus or refocus your pictures on a computer after you take them.

**Buying a Flooded Car?** With the massive flooding last spring there are many flood salvaged vehicles on the market. If you're thinking of buying a used car, do this first. Put the 17 digit Vehicle Identification Number into **Carfax's free check** at [www.flood.carfax.com](http://www.flood.carfax.com) Also look for tell tale signs inside the car, like rusty screws, water lines inside the headlight and taillight lenses.

**CarFit - new program sponsored by AAA & AARP** to help older drivers be sure that all car features are properly adjusted specifically for them. Takes about 30 minutes. The driver pulls into a check-in lane, turns off the engine and spends most of the session behind the wheel. A CarFit technician then goes through a 12-point checklist to look for potential safety problems, including adjusting head restraint properly, adjusting car mirrors properly to minimize blind

spots when changing lanes, etc. To find and register for a local CarFit event, go to [www.car-fit.org](http://www.car-fit.org).

**Older driver safety course** Has it been more than 3 years since you took the course? Call AAA or your local AARP, get the times and sign up for a new course. Report the course to your Auto Insurance Company and you'll save more than the cost every year for 3 years. You'll get refreshed on the current rules of the road, defensive driving techniques, how to operate your vehicle more safely in today's increasingly challenging driving environment, and how you can manage and accommodate age-related changes in vision, hearing and reaction time.

**Lower Electric and Gas Rates?** Don't forget to periodically look at your gas & electric bills and call the supplier to see if there are lower rates. And remember, if you are in a plan; ask if there will be fees to change to a different rate or supplier.

*From the desk of Bob Miller provides general information only and does not constitute legal or financial guidance or advice.*

## Trips & Tours

Howard Finney  
(724) 834-3450    [howfinn@comcast.net](mailto:howfinn@comcast.net)  
Bob Plummer  
(412) 751-9694    [plummerrl@aol.com](mailto:plummerrl@aol.com)

The **HERSHEY, LANCASTER, BOILING SPRINGS** trip that had been cancelled has been reinstated as a Christmas trip. "Jonah" at Sight and Sound has been extended through December and may not be continued into 2013. The production we will see at

the Allenbury Dinner Theater is their Christmas Spectacular. Also, we can expect to see Hershey decorated for Christmas. This will be Wednesday and Thursday, December 5 & 6. Please see the flyer about this trip on page 14. If you are interested in going, don't delay in getting your deposit in so that reservations can be confirmed. Remember that seats are assigned on the motor coach in the order that deposits are received.

## 7-NIGHT SCANDINAVIA & RUSSIA CRUISE

We depart from the former Energy Center in Monroeville July 20, 2012 by motor coach to the Dulles Airport for our overnight flight to Paris and then on to Stockholm, Sweden.

Note that parking at the former Energy Center is a change from GWRTP that was previously listed in the flyer. In the four days before July 20, check with Howard Finney or Bob Plummer about the departure time.

Our ports of call will be **Helsinki, Finland; St. Petersburg, Russia; Riga, Latvia; Gdańsk (Gdynia,) Poland; and Visby, Sweden**, before returning to Stockholm, Sweden.

We will fly from Stockholm July 28<sup>th</sup> by way of Amsterdam for a 7:45 p.m. arrival at Dulles Airport and board our motor coach to take us back to Monroeville.

Call Myrna Blanda (AAA) at (412) 365-7774 or (800)848-1238 to determine if cabins are available and for airfare price.

The details of the trip can be found at [www.westinghousesure.org](http://www.westinghousesure.org) under the Trips & Tours tab. Or call Bob or Howard with questions.

## Death Notices

**Boss, Lester W (83)**  
Monroeville  
Retired from Westinghouse  
Died 3/12/2012

**Breco, Joseph J (89)**  
Sutersville  
Retired from Westinghouse  
Died 10/28/2011    **SURE Member**

**Britanik, Ronald T**  
Braddock Hills  
Retired from T.C.C.  
Died 4/3/2012

**Bruening, William M (95)**  
Latrobe  
Retired from Youngwood  
Died 2/21/2012

**Carter, Richard E (78)**  
Salem TWP  
Retired from Nuclear Service  
Died 3/31/2012

**Dillon, Jr, George W (66)**  
Murrysville  
Retired from Energy Center  
Died 3/5/2012

**Duchow, Winston "Duke" A (83)**  
Murrysville  
Retired from East Pittsburgh  
Died 1/28/2012

**Edmonds, James N (92)**  
Irwin  
Retired from Cheswick  
Died 3/16/2012

**Egan, Sr, Edward J (82)**  
N Versailles  
Retired from East Pittsburgh  
Died 2/28/2012

**Ferguson, John A**  
Port Orange FL  
Retired from East Pittsburgh  
Died 3/31/2012

**Fox, Thomas E (83)**  
Monroeville  
Retired from Bettis Lab  
Died 2/29/2012

**Holland, Thomas A (95)**  
Penn TWP  
Retired from Westinghouse  
Died 3/24/2012

**Jones, Warren W (82)**  
Maryville TN  
Retired from Orlando  
Died 2/13/2012

**Josephic, Michael Andrew (94)**  
Trafford  
Retired from East Pittsburgh  
Died 3/28/2012

**Kebler, George T (91)**  
Blairsville  
Retired from Blairsville  
Died 3/6/2012

**Mangene, Elio (92)**  
Trafford  
Retired from Westinghouse  
Died 3/10/2012

**Maciupa, Michael (84)**  
Monroeville  
Retired from East Pittsburgh  
Died 4/12/12

**Majewski, Stanley J (87)**  
Monroeville  
Retired from East Pittsburgh  
Died 4/17/12 **SURE Member**

**Matcuk, Charlotte (85)**  
Monroeville  
Retired from T.C.C.  
Died 3/26/2012

**Matejevich, Nicholas (79)**  
N Huntingdon TWP  
Retired from East Pittsburgh  
Died 3/19/2012

**McCabe, Bernard F (79)**  
Turtle Creek  
Retired from East Pittsburgh  
Died 3/22/2012

**Meadowcroft, Melvin R (101)**  
Trafford  
Retired from Pittsburgh  
Died 3/24/2012

**Moss, H Donald (83)**  
Morgantown WV  
Retired from Westinghouse  
Died 4/2/2012

**Otto, Ronald Russell (89)**  
Phoenix AZ  
Retired from Westinghouse  
Died 4/27/2012

**Palenchar, Martin J (86)**  
Derry  
Retired from Derry  
Died 3/19/2012

**Peterman, Jr, Neton "Nate" (86)**  
Formerly Forest Hills  
Retired from East Pittsburgh  
Died 3/13/2012 **SURE Member**

**Petrosko, Helen F (90)**  
West Mifflin  
Retired from Bettis Lab  
Died 4/5/2012

**Pfeifer, Charles J (79)**  
Behtel Park  
Retired from Bettis Lab  
Died 12/31/2012 **SURE Member**

**Pillar, George R (83)**  
Trafford  
Retired from Trafford Printing  
Died 4/2/2012

**Pollack, Sr, Charles R (74)**  
N Versailles  
Retired from R&D Center  
Died 2/27/2012

**Praksti, John (92)**  
Trafford  
Retired from East Pittsburgh  
Died 2/22/2012

**Roderick, Jr, Charles (87)**  
Youngwood  
Retired from Waltz Mill  
Died 3/25/2012

**Ryan, Thomas M (84)**  
South Park  
Retired from Bettis Lab  
Died 3/13/2012 **SURE Member**

**Ryan, Frederick M (80)**  
New Alexandria  
Retired from R&D Center  
Died 3/15/2012

**Sherman, Frank E (86)**  
Greensburg  
Retired from Youngwood  
Died 3/8/2012

**Valmassoni, Eileen (86)**  
Trafford  
Retired from Westinghouse  
Died 4/13/12

**Walko, Michael (85)**  
Wall  
Reired from East Pittsburgh  
Died 4/12/12

**Watterson, Helen L (83)**  
Trafford  
Retired from Trafford Printing  
Died 3/4/2012

**Whitehead, Robert W (71)**  
Pitcairn  
Retired from Westinghouse  
Died 4/4/2012

## Bertha Lamme – America’s First Woman Electrical Engineer

Ed Reis, Westinghouse Historian  
Senator John Heinz History Center

On a cold December day in 1893 a very pretty and petite young woman enters the engineering department at the Westinghouse Electric Company for her first day of employment. She had been hired as an electrical engineer at the Garrison Alley Works of the Westinghouse Electric Company in Downtown Pittsburgh. at a time when companies did not hire women to be engineers! Her name was Bertha Lamme and she had graduated from Ohio State University with the degree of mechanical engineering (in electrical engineering) in May of that year. Her older brother Benjamin also was an engineer at Westinghouse and had given her some Westinghouse street railway data which she used in her Ohio State thesis. The thesis was titled, “An Analysis of Tests of a Westinghouse Railway Generator.”



Apparently Westinghouse superintendant, Albert Schmid, saw her thesis and was impressed. Speculation is she also met him when visiting her brother here in Pittsburgh and he realized she was really quite talented. So, Albert Schmid hired her to be an electrical engineer. This surprised the other Westinghouse engineers, including her brother Benjamin. In fact, it even surprised Bertha Lamme for she never expected to be hired as an engineer.

Now, this talented young woman took up the task of performing the complicated calculations and other engineering work required for the pioneering accomplishments of Westinghouse during this dynamic period of time when the electrification of the country and the world was taking place using Westinghouse alternating current electricity.

Bertha married fellow engineer Russell Feicht in 1905 and resigned her employment with Westinghouse, which was the practice of the time. Thus her 12 year engineering career came to a close but not before she made her mark.

In the future she would be known as “America’s First Woman Electrical Engineer!”

### Some Senior Humor

We went to breakfast at Wendy’s where the ‘seniors’ special was two eggs, bacon, hash browns and toast for \$1.49.

“Sounds good” my wife said. “But I don’t want the eggs.”

“Then I’ll have to charge you \$2.49 because you’re ordering a la carte,” the waitress warned.

“You mean I’d have to pay for not taking the eggs?,” my wife asked, incredulously.

“YES”, the waitress said.

“I’ll take the special,” my wife said.

“How do you want your eggs?” the waitress asked.

“Raw and in the shell,” my wife replied.

### I’ve Sure Gotten Old

I’ve had two bypass surgeries, a hip replacement,  
new knees, fought prostate cancer and diabetes,  
I’m half blind,  
can’t hear anything quieter than a jet engine,  
take 40 different medications that  
make me dizzy, winded, and subject to blackouts.  
Have bouts with dementia.  
Have poor circulation;  
hardly feel my hands and feet anymore.  
Can’t remember if I’m 85 or 92.  
Have lost all my friends; But, thank God,  
I still have my driver’s license.

## A WONDERFUL MOTOR COACH TOUR PRESENTED BY WESTINGHOUSE SURE TO LANCASTER, HERSHEY & BOILING SPRINGS, PA. DEC 5 & 6, 2012 (WED/THUR)

Do we ever have a **GREAT** trip planned for you! Two **PREMIER** theaters, as well as an overnight stay at a lovely property in the Hershey area with a visit to attractions in Hershey that you will so very much enjoy ...read on!

### TOUR INCLUSIONS:

- Transportation in state-of-the-art motor coach, VCR/restroom.
- One night's lodging in the Hershey area at a lovely property.
- 3 meals—1 full hot breakfast buffet, 1 extensive luncheon buffet, 1 all-you-can-eat dinner.
- Seating at the largest Christian theater in the U.S.—Sight & Sound Entertainment Theater for the newest performance “**Jonah**”—a sweeping musical that intertwines powerful themes of love, mercy, obedience and second chances. Jonah is scheduled to be performed **ONLY** for the year 2012—we certainly don't want to miss it.
- An extensive luncheon buffet at Allenberry Dinner Theater for their “**Christmas at the Allenberry**” show.
- PA State Police Academy for tour and description
- Tour of the Antique Automobile Club of America Museum at Hershey—a fabulous museum containing 8 decades of antique cars and memorabilia presented in themed exhibits. Wonder how many of them we will recognize from our youth—An **ABSOLUTE** delightful visit!
- Tour of Hershey Museum—Featuring exhibits on Milton S. Hershey's life – the town he created, his chocolate factory and his philanthropic legacy—**VERY** interesting!
- Taxes and gratuities on above noted attractions are included but gratuities for the bus driver and housekeeping at lodging are not included.

**COST OF TOUR:** \$320 per person with a deposit of \$150 per person double occupancy due by October 1, 2012 and final payment by October 29, 2012. Cost for single is \$370.

The tour is limited to 45 persons. The W Sure Travel Committee decided, with the excitement of the holiday season, that a Lancaster/Hershey trip in December might be even more enjoyable than a spring trip. The sooner we get payment sent to the theaters, the better seating we get. So if you are planning on going, please get your deposit in early. The motor coach will leave from the former Energy Center in Monroeville where we can park.

### PLEASE NOTE THE FOLLOWING:

- There will not be a Reminder sent for Date of Full Payment Due
- Because all payments for the trip are made in advance, trip cancellation insurance is strongly advised as it is the **ONLY** means of refund in the event that you must cancel your reservation. Please call “Insure My Trip” at 1-800-487-4722. The insurance agents will take your application and payment by phone.
- Seating on the motor coach will be in the order of payment received.
- This tour has been formulated for *members/family/friends* of Westinghouse SURE. Neither Westinghouse SURE nor RoseMarie's Tours is responsible for **ANY** liability incurred in the offering or execution of the tour.

QUESTIONS? Call RoseMarie DeRiso (412 821-0210), Monday thru Friday 8:30 AM to 5:30 PM or contact:  
Howard Finney at 724 834-3450 OR Bob Plummer at 412 751-9694  
267 Lancewood Place, Greensburg PA 15601-5907 460 Niagara Dr., N Huntingdon PA 15642

Please send \$150 per person deposit by 10/1/12 to RoseMarie's Tours, 217 Lindenwood Dr., Pittsburgh, PA 15209

-----Please Detach Here-----

NAME: \_\_\_\_\_ HOME & CELL PHONE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ROOMMATE NAME: \_\_\_\_\_ HOME & CELL PHONE: \_\_\_\_\_

SPECIAL NEEDS AT HOTEL/RESTAURANT: \_\_\_\_\_

(wsurelanc/hersh/12/12)



**Westinghouse SURE  
G(W)RTP 401-3X43  
1349 Beulah RD  
Pittsburgh PA 15235-5069**

**ADDRESS SERVICE REQUESTED**

**NON-PROFIT ORG.  
U.S. POSTAGE PAID  
PITTSBURGH, PA  
15290  
PERMIT NO. 4849**

**Seven-Night Scandinavian & Russia Cruise  
July 20, 2012  
See page 11**

**Lancaster, Hershey, Boiling Springs Tour  
December 5-6, 2012  
See details on page 14**

**See [www.westinghousesure.org](http://www.westinghousesure.org) under tab “Trips & Tours” for complete information  
about trips.**